

Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

DEFAULT O/E JAD

IN RE:

MICHAEL A ZORBAS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 14-22689 JAD

Chapter 13

Document No.: 58

FILED

11/6/19 12:16 pm

CLERK

U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 6th day of November, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael A. Zorbas
 Debtor

Case No. 14-22689-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db
 13882483 +Michael A. Zorbas, 104 Sunrise Court, Harrisville, PA 16038-1432
 +Bank of America, Attn: Correspondence Unit, CA6-919-02-41, PO Box 5170,
 Simi Valley, CA 93062-5170
 13882484 +Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731
 13882487 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, Attn: Collections, Po Box 1623,
 Butler, PA 16003)
 13882485 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13882486 +Chase Manhattan Bank, Attention: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
 13882488 +Department Of Education / Sallie Mae, 11100 Usa Parkway, Fishers, IN 46037-9203
 13882490 +Grove City Medical Center, 631 North Broad Street Extension, Grove City, PA 16127-4603
 13882491 +Grove City Medical Center Professional, PO Box 719, Monroeville, PA 15146-0719
 13882493 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive,
 Lewisville, TX 75067)
 13884244 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13882495 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13882496 +Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009-8002
 13882497 +Wpahs - Physician, PO Box 848659, Boston, MA 02284-8659

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 07 2019 03:50:40
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 cr E-mail/PDF: rmscedi@recoverycorp.com Nov 07 2019 03:48:55
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13882489 +E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 03:50:34 GE Capital Retail Bank / Lowes,
 Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
 13882492 +E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 03:50:34 Lowes Business Acct / GECRB,
 PO Box 530970, Atlanta, GA 30353-0970
 13944605 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 07 2019 03:49:46
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13882494 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:52:29 Pennsylvania Dept. of Revenue,
 Department 280946, PO Box 280946, Attention: Bankruptcy Division,
 Harrisburg, PA 17128-0946
 13893748 E-mail/PDF: rmscedirecoverycorp.com Nov 07 2019 03:49:45
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13955440 E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 03:48:50 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 14317088 +E-mail/PDF: gecsedirecoverycorp.com Nov 07 2019 03:50:34 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
 13953572* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. BOX 630267, Irving, TX 75063)
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: pdf900

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Total Noticed: 23

Date Rcvd: Nov 06, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Daniel P. Foster on behalf of Debtor Michael A. Zorbas dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Maria Theresa Zorbas dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pak@logs.com
Leslie J. Rase, Esq. on behalf of Creditor Nationstar Mortgage LLC lrased@sterneisenberg.com,
ddelvechchio@sterneisenberg.com; dbogucki@sterneisenberg.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8